Case 17-37085 Doc 1 Filed 12/14/17 Entered 12/14/17 16:35:38 Desc Main Document Page 1 of 70

Fill in this information to identify your case:	
United States Bankruptcy Court for the:	
Northern District of: Illinois (State)	
Case number (if known)	Chapter you are filing under:
	Chapter 7
	Chapter 11 Chapter 12
	Chapter 13

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself	
About Debtor 1	: About Debtor 2 (Spouse Only in a Joint Case):
Your full name Victoria First name	First name
Write the name that is on your government-issued picture identification (for example, your driver's license or passport L. Middle name Oatis Last name	Middle name Last name
Bring your picture identification to your Suffix (Sr., Jr., II meeting with the trustee.	Suffix (Sr., Jr., II, III)
2. All other names you have used in the last First name 8 years	First name
Middle name Include your married or	Middle name
maiden names. Last name	Last name
First name	First name
Middle name	Middle name
Last name	Last name
3. Only the last 4 digits of your Social Security number or	5065 XXX - XX-
federal Individual Taxpayer Identification number (ITIN)	9 xx - xx-

Case 17-37085 Doc 1 Filed 12/14/17 Entered 12/14/17 16:35:38 Desc Main Document Page 2 of 70

D	ebtor 1 Victoria	L. Oatis	Case number (if known)
	First Name	Middle Name Last Name	
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer	I have not used any business names or EINs.	I have not used any business names or EINs.
	Identification Numbers (EIN) you have used in the last	Business name	Business name
	8 years	Business name	Business name
	Include trade names and doing business as names	EIN	EIN
		EIN	EIN
5.	Where you live		If Debtor 2 lives at a different address:
		1456 S Avers Ave Apt 2 Number Street	Number Street
		Chicago Illinois 60623	
		City State Zip Code	City State Zip Code
		Cook County	County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
		Number Street	Number Street
		City State Zip Code	City State Zip Code
_		Oity State Zip Code	City State Zip Gode
6.	Why you are choosing this district	Check one:	Check one:
	to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

Case 17-37085 Doc 1 Filed 12/14/17 Entered 12/14/17 16:35:38 Desc Main Document Page 3 of 70

Debtor 1 Victoria	L.	Oatis		Case number (if kno	own)	
First Name	Middle Nam					
Part 2: Tell the Court Abo	out Your Bankrup	tcy Case				
7. The chapter of the Bankruptcy Code you are choosing to file under		brief description of each, see B2010)). Also, go to the top of				ndividuals Filing for
8. How you will pay the fee	more details a cashier's chec may pay with I need to pay Individuals to I request that judge may, but the official poyou choose the	entire fee when I file my about how you may pay. Tyck, or money order. If your a credit card or check with the fee in installments. If a Pay Your Filing Fee in Installment to the the bewaived (Your at is not required to, waive everty line that applies to your option, you must fill ound file it with your petition	ypically, if you attorney is so a pre-printed from the stallments (Commay request your fee, an our family signs the Application of the stall the Application attention of the stall the Application attention of the stall the sta	ou are paying the submitting your ed address. This option, significial Form 103 this option only d may do so on ze and you are to	e fee yourself, payment on your and attach to A). If you are filingly if your incorunable to pay to	you may pay with cash, our behalf, your attorney the Application for ag for Chapter 7. By law, a me is less than 150% of the fee in installments). If
9. Have you filed for bankruptcy within the last 8 years?	No. ✓ Yes. District District District	Northern District of Illinois	When When When	7/25/2016 MM / DD / YYYY MM / DD / YYYY	Case number _ Case number _ Case number _	1:2016bk23727
10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	✓ No. Yes. Debtor District Debtor District		When When	MM / DD / YYYY	Relationship to Case number, i Relationship to Case number, i	you
11. Do you rent your residence?	✓ No.	e 12. Iandlord obtained an eviction Go to line 12. Fill out <i>Initial Statement About</i> this bankruptcy petition.			st You (Form 10 ⁻	1A) and file it with

Case 17-37085 Doc 1 Filed 12/14/17 Entered 12/14/17 16:35:38 Desc Main Document Page 4 of 70

Oatis Debtor 1 Victoria Case number (if known) Middle Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. **✓** proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance **Bankruptcy Code and** sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. V For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have $\overline{}$ No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

Case 17-37085 Doc 1 Filed 12/14/17 Entered 12/14/17 16:35:38 Desc Main Document Page 5 of 70

Debtor 1 Victoria L. Oatis Case number (if known)
First Name Middle Name Last Name

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: 15. Tell the court whether you have I received a briefing from an approved credit I received a briefing from an approved credit received briefing counseling agency within the 180 days before I counseling agency within the 180 days before I about credit filed this bankruptcy petition, and I received a filed this bankruptcy petition, and I received a counseling. certificate of completion. certificate of completion. Attach a copy of the certificate and the payment plan. Attach a copy of the certificate and the payment plan. The law requires that if any, that you developed with the agency. if any, that you developed with the agency. you receive a briefing about credit ☐ I received a briefing from an approved credit I received a briefing from an approved credit counseling before you counseling agency within the 180 days before I counseling agency within the 180 days before I file for bankruptcy. filed this bankruptcy petition, but I do not have a filed this bankruptcy petition, but I do not have a certificate of completion. certificate of completion. You must truthfully check one of the Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, following choices. If you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment you cannot do so, you are not eligible to file. I certify that I asked for credit counseling services I certify that I asked for credit counseling services from an approved agency, but was unable to from an approved agency, but was unable to If you file anyway, the obtain those services during the 7 days after I obtain those services during the 7 days after I court can dismiss your made my request, and exigent circumstances made my request, and exigent circumstances case, you will lose merit a 30-day temporary waiver of the merit a 30-day temporary waiver of the whatever filing fee you requirement. requirement. paid, and your creditors can begin To ask for a 30-day temporary waiver of the To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what requirement, attach a separate sheet explaining what collection activities efforts you made to obtain the briefing, why you were efforts you made to obtain the briefing, why you were again. unable to obtain it before you filed for bankruptcy, and unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this what exigent circumstances required you to file this Your case may be dismissed if the court is dissatisfied Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before with your reasons for not receiving a briefing before you filed for bankruptcy. you filed for bankruptcy. If the court is satisfied with your reasons, you must still If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. for cause and is limited to a maximum of 15 days. I am not required to receive a briefing about credit I am not required to receive a briefing about credit counseling because of: counseling because of: Incapacity. I have a mental illness or a mental Incapacity. I have a mental illness or a mental deficiency that makes me deficiency that makes me incapable of realizing or making incapable of realizing or making rational decisions about finances. rational decisions about finances. My physical disability causes me to Disability. My physical disability causes me to Disability. be unable to participate in a be unable to participate in a briefing in person, by phone, or briefing in person, by phone, or through the internet, even after I through the internet, even after I reasonably tried to do so. reasonably tried to do so. Active duty. I am currently on active military Active duty. I am currently on active military duty in a military combat zone. duty in a military combat zone. If you believe you are not required to receive a briefing If you believe you are not required to receive a briefing about credit counseling, you must file a motion for about credit counseling, you must file a motion for waiver of credit counseling with the court. waiver of credit counseling with the court.

Case 17-37085 Doc 1 Filed 12/14/17 Entered 12/14/17 16:35:38 Desc Main Document Page 6 of 70

Debtor 1 Victoria	L.	Oatis	Case number (if kno	wn)
Part 6: First Name Answer These Que	Middle Name estions for Reporting	Last Name Purposes		
16. What kind of debts do you have?	16a. Are your debts "incurred by ar No. Go to I ✓ Yes. Go to 16b. Are your debts money for a bu ☐ No. Go to I ☐ Yes. Go to	s primarily consumer d in individual primarily for ine 16b. line 17. s primarily business de usiness or investment or ine 16c. line 17.	a personal, family, or hous	ebts that you incurred to obtain he business or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	Yes. I am filing undexpenses are	g under Chapter 7. Go to li der Chapter 7. Do you est e paid that funds will be av		roperty is excluded and administrative red creditors?
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	<u></u>	000-5,000 001-10,000 1,001-25,000	25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,0 \$100,001-\$500, \$500,001-\$1 mi	00	,000,001-\$10 million 0,000,001-\$50 million 0,000,001-\$100 million 00,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20. How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,0 \$100,001-\$500, \$500,001-\$1 mi	00	,000,001-\$10 million 0,000,001-\$50 million 0,000,001-\$100 million 00,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
Part 7: Sign Below				
For you	correct. If I have chosen to fill of title 11, United St under Chapter 7. If no attorney represe out this document, I I request relief in accordance.	le under Chapter 7, I am ates Code. I understand ents me and I did not pa have obtained and read cordance with the chapte	a aware that I may proceed, in a aware that I may proceed, in the relief available under early or agree to pay someone I the notice required by 11 User of title 11, United States	t the information provided is true and if eligible, under Chapter 7, 11,12, or 13 each chapter, and I choose to proceed who is not an attorney to help me fill J.S.C. § 342(b). Code, specified in this petition.
	connection with a ba		It in fines up to \$250,000, o	or imprisonment for up to 20 years, or
	/s/ Victoria Oati		Signature o	of Debtor 2
	Executed on _	12/14/2017 MM / DD / YYYY	Executed	

Case 17-37085 Doc 1 Filed 12/14/17 Entered 12/14/17 16:35:38 Desc Main Document Page 7 of 70

Debtor 1 Victoria	L.	Oatis	Case number (if k	rnown)
First Name	Middle Name	Last Name		
For your attorney, if you are represented by one	eligibility to proceed ur	nder Chapter 7, 11, 1	2, or 13 of title 11, United	ave informed the debtor(s) about I States Code, and have explained the so certify that I have delivered to the
If you are not	debtor(s) the notice req	uired by 11 U.S.C. §	342(b) and, in a case in w	hich § 707(b)(4)(D) applies, certify that I
represented by an	have no knowledge afte	er an inquiry that the	information in the schedu	ules filed with the petition is incorrect.
attorney, you do not	44			
need to file this page.	/s/ Jason Diaz		Date	12/14/2017
	Signature of Attorney	for Debtor	——— Mi	M / DD / YYYY
	Jason Diaz			
	Printed name			
	Semrad Law Firm			
	Firm name			
	20 S. Clark Street			
	Street			
	28th Floor			
				
	Chicago		Illinois	60603
	City		State	Zip Code
	Contact phone	3129130625	Email address	jdiaz@semradlaw.com
			Illinois	
	Bar number		State	

Case 17-37085 Doc 1 Filed 12/14/17 Entered 12/14/17 16:35:38 Desc Main Document Page 8 of 70

Fill in this infor	mation to identify your c	ase:	
Debtor 1	Victoria	L.	Oatis
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Bankruptcy Court for the:	Northern	District of Illinois
			(State)
Case number (If known)	-		

Check if this is an	
amended filing	

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	Your assets Value of what you own
. Schedule A/B: Property (Official Form 106A/B)	\$0.00
1a. Copy line 55, Total real estate, from Schedule A/B	0 .00
1b. Copy line 62, Total personal property, from Schedule A/B	\$4,350.00
1c. Copy line 63, Total of all property on Schedule A/B	\$4,350.00
art 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	\$200.00
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	Ψ200.00
. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$0.00
	-
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	
,	\$22,026.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of <i>Schedule E/F</i>	
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of <i>Schedule E/F</i>	\$22,226.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	

Case 17-37085 Doc 1 Filed 12/14/17 Entered 12/14/17 16:35:38 Desc Main Document Page 9 of 70

Debt	or 1 Victoria	L.	Oatis	Case number (if known)	
	First Name	Middle Name	Last Name		
Part 4	Answer These Q	uestions for Administrat	ive and Statistical Record	S	
6. A r	e you filing for bankrup	tcy under Chapters 7, 11, o	r 13?		
Г	No. You have nothing	to report on this part of the fo	rm. Check this box and submit	this form to the court with your other sch	redules.
_ □	Yes.				
7. W I	hat kind of debt do you	have?			
~			mer debts are those incurred by ill out lines 8-10 for statistical pa	an individual primarily for a personal, urposes. 28 U.S.C. § 159.	
_			•	s part of the form. Check this box and sul	hmit
L		with your other schedules.	d have nothing to report on this	s part of the form. Oneck this box and sur	Jiiit
		/our Current Monthly Incom e I, Form 122B Line 11; OR , Fo	e: Copy your total current mont orm 122C-1 Line 14.	hly income from Official	\$1,267.33 ———————————————————————————————————
9.	Copy the following spec	cial categories of claims fro	m Part 4, line 6 of Schedule E	E/F:	
	From Part 4 on Schedu	le E/F, copy the following:		Total claim	
				\$0.00	
	9a. Domestic support ob	ligations (Copy line 6a.)			
	9b. Taxes and certain oth	er debts you owe the governr	ment. (Copy line 6b.)	\$0.00	
	9c. Claims for death or p	ersonal injury while you were i	ntoxicated. (Copy line 6c.)	\$0.00	
	9d. Student loans. (Copy	line 6f)		\$0.00	
	ou. otadent loans. (Oop)	mile oi.)		\$0.00	
	9e. Obligations arising ou priority claims. (Copy line		r divorce that you did not report	as #0.00	
				\$0.00	
	9f. Debts to pension or p	rofit-sharing plans, and other	similar debts. (Copy line 6h.)		

\$0.00

9g. Total. Add lines 9a through 9f.

Case 17-37085 Doc 1 Filed 12/14/17 Entered 12/14/17 16:35:38 Desc Main Document Page 10 of 70

						_		
Fill in this	s information t	o identify your c	ase:					
Debtor 1	Victoria		L.		atis			
Debtor 2 (Spouse, if f	First N		Middle N		ast Name			
	- 1 II St 14	ame cy Court for the:	Middle N Northern		ast Name of Illinois			
Case nun	nber				(State)			
, ,	al Form	106A/B						Check if this is an amended filing
		B: Prope	rtv					12/1
category responsib	where you th le for supplyi r name and c	ink it fits best. I ng correct infor ase number (if l	Be as complete a mation. If more s known). Answer e	nd accurate as popace is needed, a very question.	nce. If an asset fits in r ossible. If two married p ttach a separate sheet al Estate You Own o	people are t to this fo	e filing together, both a rm. On the top of any a	re equally
1. Do yo	No. Go to Pa	art 2	quitable interest i	n any residence,	building, land, or simila	ar propert	y?	
1.1		s the property?	other description	Single-family Duplex or mu Condominium	perty? Check all that app home liti-unit building n or cooperative if or mobile home	oly.	the amount of any secu	claims or exemptions. Put red claims on <i>Schedule D:</i> <i>iims Secured by Property.</i> Current value of the portion you own?
	Number	Street	Zip Code	Land Investment p Timeshare Other	roperty		Describe the nature of interest (such as fee sthe entireties, or a life	simple, tenancy by
				one. Debtor 1 only Debtor 2 only Debtor 1 and At least one of	Debtor 2 only f the debtors and another	er	(see instructions)	mmunity property
If you	own or have	more than one, l	st here:	property identifi				
1.2	Street addres	ss, if available, or	other description	Single-family Duplex or mu Condominium	perty? Check all that app home Ilti-unit building n or cooperative if or mobile home	oly.	the amount of any secu	claims or exemptions. Put red claims on Schedule D: iims Secured by Property. Current value of the portion you own?
	Number	Street	Zip Code	Land Investment p Timeshare Other	roperty		Describe the nature of interest (such as fee sthe entireties, or a life	simple, tenancy by
	,	Oute	Eip Gode	Who has an interione. Debtor 1 only Debtor 2 only Debtor 1 and At least one of		er	(see instructions)	mmunity property

property identification number:

Case 17-37085 Doc 1 Filed 12/14/17 Entered 12/14/17 16:35:38 Desc Main Document Page 11 of 70

	Middle Neme	Oatis Case numb	ber (if known)	
First Name	Middle Name			
		What is the property? Check all that apply. Single-family home	-	red claims on Schedule
Street address, if available	e, or other description	Duplex or multi-unit building	Creditors Who Have Cla	ims Secured by Propert
		<u></u>	Current value of the	Current value of the
		Condominium or cooperative	entire property?	portion you own?
		Manufactured or mobile home		
Number Street		Land		
Number Street		Investment property	Describe the nature o	•
		Timeshare	interest (such as fee s the entireties, or a life	
City State	Zip Code	Other		
			Check if this is co	mmunity property
	,	Who has an interest in the property? Check one.	(see instructions)	minumity property
		Debtor 1 only		
	Ī	Debtor 2 only		
		Debtor 1 and Debtor 2 only		
		At least one of the debtors and another		
		At least one of the deptors and another		
		Other information you wish to add about this iten	n, such as local	
		property identification number:		
ou own, lease, or have le	gal or equitable interes wes. If you lease a vehicle,	at in any vehicles, whether they are registered or also report it on Schedule G: Executory Contracts an revoles	-	
ou own, lease, or have le	gal or equitable interes wes. If you lease a vehicle,	also report it on Schedule G: Executory Contracts an	-	
ou own, lease, or have le	gal or equitable interes wes. If you lease a vehicle,	also report it on Schedule G: Executory Contracts an	-	
wu own, lease, or have le wn that someone else driv rs, vans, trucks, tractors, s No Yes	gal or equitable interes wes. If you lease a vehicle,	also report it on Schedule G: Executory Contracts an	d Unexpired Leases.	claims or exemptions.
w own, lease, or have le wn that someone else driv s, vans, trucks, tractors, s No Yes	gal or equitable interes ves. If you lease a vehicle, sport utility vehicles, motor	also report it on Schedule G: Executory Contracts an rcycles	d Unexpired Leases. Do not deduct secured the amount of any secured	ured claims on <i>Schedul</i>
wown, lease, or have lewn that someone else drives, vans, trucks, tractors, someone No. Yes 3.1 Make Model: Year:	gal or equitable interes ves. If you lease a vehicle, sport utility vehicles, motor Chevrolet Impala 2005	also report it on Schedule G: Executory Contracts an reycles Who has an interest in the property? Check	d Unexpired Leases. Do not deduct secured the amount of any secured	ured claims on <i>Schedul</i>
wown, lease, or have lewn that someone else drives, vans, trucks, tractors, someone No. No. Yes 3.1 Make Model:	gal or equitable interes ves. If you lease a vehicle, sport utility vehicles, motor Chevrolet Impala 2005	also report it on Schedule G: Executory Contracts an reycles Who has an interest in the property? Check one.	d Unexpired Leases. Do not deduct secured the amount of any secured	ured claims on <i>Schedul</i> aims Secured by Prope
u own, lease, or have le wn that someone else drives, vans, trucks, tractors, so No Yes 3.1 Make Model: Year: Approximate mileage	gal or equitable interes ves. If you lease a vehicle, sport utility vehicles, motor Chevrolet Impala 2005	also report it on Schedule G: Executory Contracts an recycles Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only	Do not deduct secured the amount of any secured the amount of any secured the amount of the entire property?	ured claims on Schedu. aims Secured by Prope. Current value of the portion you own?
u own, lease, or have le wn that someone else drives, vans, trucks, tractors, so No Yes 3.1 Make Model: Year:	gal or equitable interes ves. If you lease a vehicle, sport utility vehicles, motor Chevrolet Impala 2005	also report it on Schedule G: Executory Contracts an reycles Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	Do not deduct secured the amount of any secured creditors Who Have Cl.	ured claims on Schedu aims Secured by Prope Current value of the
wu own, lease, or have le wn that someone else drivers, vans, trucks, tractors, so No Yes 3.1 Make Model: Year: Approximate mileage	gal or equitable interes ves. If you lease a vehicle, sport utility vehicles, motor Chevrolet Impala 2005	also report it on Schedule G: Executory Contracts an recycles Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only	Do not deduct secured the amount of any secured the amount of any secured the amount of the entire property?	ured claims on Schedur aims Secured by Proper Current value of the portion you own?
wu own, lease, or have le wn that someone else drivers, vans, trucks, tractors, so No Yes 3.1 Make Model: Year: Approximate mileage	gal or equitable interes ves. If you lease a vehicle, sport utility vehicles, motor Chevrolet Impala 2005	also report it on Schedule G: Executory Contracts an reycles Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	Do not deduct secured the amount of any secured the amount of any secured the amount of the entire property?	ured claims on Schedur aims Secured by Proper Current value of the portion you own?
wu own, lease, or have le wn that someone else drivers, vans, trucks, tractors, so No Yes 3.1 Make Model: Year: Approximate mileage Other information:	gal or equitable interes ves. If you lease a vehicle, sport utility vehicles, motor Chevrolet Impala 2005	who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see	Do not deduct secured the amount of any secured the amount of any secured the amount of the current value of the entire property?	ured claims on Scheduraims Secured by Proper Current value of the portion you own?
wu own, lease, or have le wn that someone else drivers, vans, trucks, tractors, so No Yes 3.1 Make Model: Year: Approximate mileage Other information:	gal or equitable interes ves. If you lease a vehicle, sport utility vehicles, motor Chevrolet Impala 2005 e: 138000	who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one.	Do not deduct secured the amount of any secured the amount of any secured the amount of the entire property? \$1425.00 Do not deduct secured the amount of any secured the amo	claims or Schedule of the portion you own? \$1425.00 claims or exemptions. ured claims on Schedule of Schedule of Schedule or
w own, lease, or have lee wn that someone else drivers, vans, trucks, tractors, so No Yes 3.1 Make Model: Year: Approximate mileage Other information: 3.2 Make Model: Year:	egal or equitable interestores. If you lease a vehicle, sport utility vehicles, motor of the control of the con	who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check	Do not deduct secured the amount of any secured the amount of any secured the amount of the entire property? \$1425.00 Do not deduct secured the amount of any secured the amo	claims or Schedularium Secured by Proper Current value of the portion you own? \$1425.00 claims or exemptions. ured claims on Schedularium Schedul
w own, lease, or have lewn that someone else drives, vans, trucks, tractors, someone lese drives, vans, v	cyal or equitable interest vest. If you lease a vehicle, sport utility vehicles, motor separate in the content of the content	who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one.	Do not deduct secured the amount of any secured the amount of any secured the amount of the entire property? \$1425.00 Do not deduct secured the amount of any secured the amo	claims or exemptions. claims Secured by Proper
wu own, lease, or have le wn that someone else driv rs, vans, trucks, tractors, s No Yes 3.1 Make Model: Year: Approximate mileage Other information: 3.2 Make Model: Year:	egal or equitable interestores. If you lease a vehicle, sport utility vehicles, motor of the control of the con	who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one. Debtor 1 only	Do not deduct secured the amount of any secured the amount of the entire property? 1425.00 Do not deduct secured the amount of any secured the amount of any secured the amount of the entire property? Current value of the entire property?	claims or exemptions.
wown, lease, or have lewn that someone else drivers, vans, trucks, tractors, someone lese drivers, vans,	egal or equitable interestores. If you lease a vehicle, sport utility vehicles, motor of the control of the con	who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 only Debtor 2 only Debtor 1 only Debtor 2 only	Do not deduct secured the amount of any secured the amount of the entire property? \$1425.00 Do not deduct secured the amount of any secured the amount of the secured the amount of the secured	claims or exemptions. claims Secured by Proper Current value of the
ou own, lease, or have lepown that someone else drivers, vans, trucks, tractors, someone lese drivers, approximate mileage less drivers, vans, van	egal or equitable interestores. If you lease a vehicle, sport utility vehicles, motor of the control of the con	who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only	Do not deduct secured the amount of any secured the amount of the entire property? 1425.00 Do not deduct secured the amount of any secured the amount of any secured the amount of the entire property? Current value of the entire property?	\$1425.00 claims or exemptions. ured claims on Schedul aims Secured by Propel Current value of the portion you own?

Case 17-37085 Doc 1 Filed 12/14/17 Entered 12/14/17 16:35:38 Desc Main Document Page 12 of 70

otor 1	Victoria First Name	L. Middle Name	Oatis Last Name	Case numbe	er (if known)	
3.3	Make Model: Year: Approximate mileage: Other information:		Who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 or At least one of the debtor Check if this is communing instructions)	nly is and another	the amount of any secu	claims or exemptions. Put red claims on <i>Schedule D. lims Secured by Property.</i> Current value of the portion you own?
3.4	Make Model: Year: Approximate mileage: Other information:		Who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 or At least one of the debtor Check if this is communication.	nly is and another	the amount of any secu	claims or exemptions. Put ired claims on <i>Schedule D.</i> iims Secured by Property. Current value of the portion you own?
Wat	ercraft aircraft motor bo	mes ATVs and othe	instructions)	vehicles and acce	assorias	
	mples: Boats, trailers, motor No Yes	•	instructions) er recreational vehicles, other in fishing vessels, snowmobiles, Who has an interest in the one.	motorcycle accessori	Do not deduct secured the amount of any secu	claims or exemptions. Put red claims on <i>Schedule D</i> .
Example Example 1	mples: Boats, trailers, motor No Yes Make	•	er recreational vehicles, other t, fishing vessels, snowmobiles, Who has an interest in the	motorcycle accessori property? Check hly is and another	Do not deduct secured the amount of any secu	· ·

Case 17-37085 Doc 1 Filed 12/14/17 Entered 12/14/17 16:35:38 Desc Main Document Page 13 of 70

De	ebtor 1	Victoria First Name	L. Middle Name	Oatis Last Name	Case number (if known)	
Pa	rt 3:	Describe Y	our Personal and Household			
D	o you	own or hav	e any legal or equitable inter	est in any of the follow	ing items?	Current value of the portion you own? Do not deduct secured claims or exemptions.
	Examp	_	and furnishings liances, furniture, linens, china, kitch	henware		
<u> </u>	No Yes. [Describe	Used Furniture			\$400.00
		tronics bles: Televisions	s and radios; audio, video, stereo, a	and digital equipment; compu	uters, printers, scanners; music	1
V		Describe	cellphone, tablet, tv			\$500.00
	Examp		ue und figurines; paintings, prints, or of in, or baseball card collections; othe			
	No Yes. [Describe				
		les: Sports, ph	rts and hobbies otographic, exercise, and other hob s; carpentry tools; musical instrume		ol tables, golf clubs, skis; canoes	
✓	No Yes. [Describe				
	0. Fire Examp		es, shotguns, ammunition, and rela	ated equipment		
✓	No					
	Yes. [Describe				
	1. Clo		clothes, furs, leather coats, designer	r wear, shoes, accessories		1
	No	- "				1
⊻	Yes. L	Describe	Used Clothing			\$250.00
		-	ewelry, costume jewelry, engageme r	ent rings, wedding rings, heir	loom jewelry, watches, gems,	
<u> </u>	No Yes. [Describe	Costume Jewelry			\$150.00
		n-farm animal bles: Dogs, cats	s s, birds, horses			1
✓	No					
	Yes. [Describe				
	4. Any No	other person	al and household items you did r	not already list, including a	any health aids you did not list	1
		Describe				l
ш		2 3301100				
			lue of all of your entries from Pa	rt 3, including any entries	for pages you have attached	\$1300.00

Case 17-37085 Doc 1 Filed 12/14/17 Entered 12/14/17 16:35:38 Desc Main Document Page 14 of 70

Debt	or 1 Victoria First Name	L. Middle Name	Oatis Last Name	Case number (if known)	
Part 4		Financial Assets			
		y legal or equitable interest	in any of the follow	ing?	Current value of the portion you own? Do not deduct secured claims or exemptions.
16. (xamples: Money you ha	ave in your wallet, in your home, in	·	on hand when you file your petition Cash:	
17.		avings, or other financial accounts; astitutions. If you have multiple acc		shares in credit unions, brokerage houses, stitution, list each.	
	No ✓ Yes		Institution name:		
		17.1. Checking account:			
		17.2. Checking account:			
		17.3. Savings account:			
		17.4. Savings account:			
		17.5. Certificates of deposit:			
		17.6. Other financial account:	Cash Card from Uner	nployment	\$0.00
		17.7. Other financial account:			
		17.8. Other financial account:			
		17.9. Other financial account:			
18.	Examples: Bond funds	or publicly traded stocks , investment accounts with brokers	age firms, money marke	t accounts	
	✓ No Yes	Institution or issuer name:			
19.	an LLC, partnership,		ed and unincorporate	d businesses, including an interest in	
	Yes. Give specific information about them	Name of entity		% of ownership:	

Case 17-37085 Doc 1 Filed 12/14/17 Entered 12/14/17 16:35:38 Desc Main Document Page 15 of 70

Deb ⁻		Victoria	L.	Oatis	Case number (if known)	
		First Name	Middle Name	Last Name		
20.	Neg Non	otiable instruments i	prate bonds and other negotial nclude personal checks, cashiers' ents are those you cannot transfer lssuer name:	checks, promissory not	tes, and money orders.	
21.		irement or pension mples: Interests in IF		, thrift savings accounts	, or other pension or profit-sharing plans	
		No	, , , , , , , , , , , , , , , , , , , ,	, · · · · · · · · · · · · · · · · · · ·	,	
	Ħ	Yes. List each	Type of account:	Institution name:		
	_	account	401(k) or similar plan:			
		separately.	Pension plan:		_	
			IRA:			-
						-
			Retirement account:			
			Keogh:			
			Additional account:			_
			Additional account:			
22.	You Exa		prepayments deposits you have made so that with landlords, prepaid rent, public			
		Yes	Electric:			
			Gas:			
			Heating oil:		_	
			Security deposit on rental unit:			
			Prepaid rent:			
			Telephone:			
			Water:			
			Rented furniture:			
			Other:			
23.			r a periodic payment of money to	you, either for life or for	a number of years)	
	뇓	No	Issuer name and description:			
	Ш	Yes	·			

Case 17-37085 Doc 1 Filed 12/14/17 Entered 12/14/17 16:35:38 Desc Main Document Page 16 of 70

Debt	or 1 Victoria	L.	Oatis	Case number (if known)	
0.4	First Name	Middle Name	Last Name		
24.	26 U.S.C. §§ 530(b)(1),		allitied ABLE program, or unde	r a qualified state tuition program.	
	No Institution Yes	name and description. Separat	ely file the records of any interest	s.11 U.S.C. § 521(c):	
25.	•		er than anything listed in line	1), and rights or powers	
	exercisable for your be	nent			
	Yes. Describe				
26.		ademarks, trade secrets, and ain names, websites, proceeds f	I other intellectual property from royalties and licensing agree	ments	
	✓ No Yes. Describe				
27.	·	nd other general intangibles its, exclusive licenses, cooperat	ive association holdings, liquor lic	censes, professional licenses	
	✓ No Yes. Describe				
Mor	ney or property owed	to you?			Current value of the portion you own? Do not deduct secured claims or exemptions.
	ney or property owed Tax refunds owed to you				portion you own?
					portion you own? Do not deduct secured
	Tax refunds owed to you No Yes. Give specific info	J ormation		Federal:	portion you own? Do not deduct secured
	Tax refunds owed to you	ormation cluding whether d the returns		Federal: State:	portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds owed to you No Yes. Give specific information about them, income you already filed and the tax year. Family support	ormation cluding whether d the returns		State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to you No Yes. Give specific information about them, indoor you already filled and the tax year Family support Examples: Past due or lunch about the your already filled and the tax year.	ormation cluding whether d the returns	ort, child support, maintenance, o	State:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to you No Yes. Give specific information about them, income you already filed and the tax year. Family support	ormation cluding whether d the returns rs	ort, child support, maintenance, o	State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to you No Yes. Give specific information about them, indopout already filed and the tax year Family support Examples: Past due or lure No	ormation cluding whether d the returns rs	ort, child support, maintenance, o	State: Local: divorce settlement, property settlemen	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to you No Yes. Give specific information about them, indopout already filed and the tax year Family support Examples: Past due or lure No	ormation cluding whether d the returns rs	ort, child support, maintenance, o	State: Local: divorce settlement, property settlemen Alimony:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t
28.	Tax refunds owed to you No Yes. Give specific information about them, indopout already filed and the tax year Family support Examples: Past due or lure No	ormation cluding whether d the returns rs	ort, child support, maintenance, o	State: Local: divorce settlement, property settlement Alimony: Maintenance:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00
28.	Tax refunds owed to you No Yes. Give specific info about them, inc you already filed and the tax year Family support Examples: Past due or lur No Yes. Give specific info	prmation cluding whether d the returns rs	ort, child support, maintenance, o	State: Local: divorce settlement, property settlement Alimony: Maintenance: Support:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00
28.	Tax refunds owed to you No Yes. Give specific information about them, income you already filed and the tax year. Family support Examples: Past due or lunder with the specific information of the specific information of the specific information. Other amounts someon Examples: Unpaid wages.	prmation cluding whether distributions are summation, spousal support or mation	disability benefits, sick pay, vacat	State: Local: divorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to you ✓ No Yes. Give specific information about them, incomposed you already filed and the tax year. Family support Examples: Past due or lunder you specific information you already filed and the tax year. Family support Examples: Past due or lunder you specific information you specific information you should be a support you should be a s	prmation cluding whether distriction the returns rs	disability benefits, sick pay, vacat	State: Local: divorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to you No Yes. Give specific information about them, incomposed and the tax years Family support Examples: Past due or lun No Yes. Give specific information informat	prmation cluding whether distriction the returns rs	disability benefits, sick pay, vacat	State: Local: divorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00

Case 17-37085 Doc 1 Filed 12/14/17 Entered 12/14/17 16:35:38 Desc Main Document Page 17 of 70

Deb	tor 1 Victoria	L.	Oatis	Case number (if known)	
	First Name	Middle Name	Last Name		
31.	Interests in insurance Examples: Health, dis		alth savings account (HSA); credit,	homeowner's, or renter's insurance	
		surance company d list its value	Company name:	Beneficiary:	Surrender or refund value:
32.		·		icy, or are currently entitled to receive	
	No Yes. Describe				
33.			you have filed a lawsuit or mad urance claims, or rights to sue	e a demand for payment	
	No Yes. Describe				
34.	Other contingent ar	nd unliquidated claims of	every nature, including counte	rclaims of the debtor and rights	
	✓ No Yes. Describe				
35.	Any financial assets	s you did not already list			
	Ves. Describe				
36.		•	m Part 4, including any entries		
Part	5: Describe Any	Business-Related Pro	pperty You Own or Have an	Interest In. List any real estate in Pa	art 1.
37.			terest in any business-related		
57.	•		torost in any business-relateu p	nopolity:	Current value of the
	No. Go to Part 6. Yes. Go to line 3				portion you own? Do not deduct secured claims or exemptions
38.	Accounts receivable	e or commissions you alr	eady earned		or oxiompaonio
	✓ No Yes. Describe				
39.		urnishings, and supplies related computers, software	e, modems, printers, copiers, fax r	nachines, rugs, telephones, desks, chairs, el	ectronic devices
	No Yes. Describe				

Case 17-37085 Doc 1 Filed 12/14/17 Entered 12/14/17 16:35:38 Desc Main Document Page 18 of 70

Deb	tor 1 Victoria	L.	Oatis	Case number (if known)	
	First Name	Middle Name	Last Name		
40.	Machinery, fixtures, e	equipment, supplies you t	ise in business, and tools of you	ir trade	
	✓ No				
	Yes. Describe				
	_				
41.	Inventory				
	✓ No				
	Yes. Describe				
	_				
40	Interests in partnersh	ing or igint ventures			
42.		iips or joint ventures			
	✓ No		Name of entity:	% of ownership:	
	Yes. Give specific		reality.	70 of ownormp.	
	information about them				<u> </u>
	urom				
				<u> </u>	-
12	Customor lists mailing	lists, or other compilation	one		-
45.		insts, or other compliant	ulia		
	✓ No				
	Yes. Do your lists i	nclude personally identifiab	le information (as defined in 11 U.	S.C. § 101(41A))?	
	☐ No				
	Yes. Desc	ribe			
44.	Any business-related	property you did not alre	ady list		
	✓ No				
	Yes. Give specific				_
	information				
			art 5, including any entries for p		
•	art 5. Write that humbe	51 Here			
Part	Describe Any F	arm- and Commercia	I Fishing-Related Property	You Own or Have an Interest In.	
	If you own or have ar	n interest in farmland, list it in	Part 1.		
46.	Do you own or have a	ny legal or equitable inte	erest in any farm- or commercia	al fishing-related property?	
	No. Go to Part 7.				Current value of the
	Yes. Go to line 47.				portion you own? Do not deduct secured claims
		•			or exemptions
47.	Farm animals				
	Examples: Livestock, p	oultry, farm-raised fish			
	√ No				
	Yes. Describe				

Case 17-37085 Doc 1 Filed 12/14/17 Entered 12/14/17 16:35:38 Desc Main Document Page 19 of 70

Debi	tor 1 Victoria		atis	Case number (if known)	
40	First Name		st Name		
48.	Crops-either growing of	or narvested			
	✓ No				
	Yes. Describe				
49.	Farm and fishing equip	 oment, implements, machinery, fixture:	s. and tools of trade		
		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	.,		
	✓ No Yes. Describe				
	Tes. Describe				
50.	Farm and fishing suppl	ies, chemicals, and feed			
	✓ No				
	Yes. Describe				
	_				
51	Any farm- and comme	 rcial fishing-related property you did n	ot already list		
0		returned to the property you are to	or an outly not		
	✓ No Yes. Describe				
	Tes. Describe				
				_	
52. A	dd the dollar value of al	I of your entries from Part 6, including	any entries for pages vo	ou have attached	
		here			
				_	
	December All Duc	nort Vou Our or House or Interes	at in That Val. Did No.	t List Absorp	
Part		perty You Own or Have an Interes		t List Above	
53.		perty of any kind you did not already lists, country club membership	ST?		
	√ No				
	Yes. Give specific				
	information				
54. A	dd the dollar value of al	l of your entries from Part 7. Write tha	t number here)	>
		•			
Part	8: List the Totals of	Each Part of this Form			
rait	b. List the Totals of				
55. I	Part 1: Total real estate	, line 2		>	
56. r	part 2 total vehicles, line	e 5	\$3050.00		
57. P	art 3: Total personal an	d household items, line 15	\$1300.00		
58. P	art 4: Total financial as	sets, line 36			
59 I	Part 5: Total business-re	elated property line 45			
			-		
6U. I	Part 6: Total farm- and f	ishing-related property, line 52			
61. I	Part 7: Total other prope	erty not listed, line 54			
62.	Total personal property.	Add lines 56 through 61	\$4350.00		+ \$4350.00
			<u> </u>	Copy personal property total	
					\$4350.00
63. T	otal of all property on S	chedule A/B. Add line 55 + line 62			

Case 17-37085 Doc 1 Filed 12/14/17 Entered 12/14/17 16:35:38 Desc Main

			Docu	•		
Fill	n this infor	mation to identify your cas	se:			
Deb	otor 1	Victoria	L.	Oatis		
Deb	tor 2	First Name	Middle Name	Last Name		
	use, if filing)	First Name	Middle Name	Last Name		
Uni	ted States E	Bankruptcy Court for the:	Northern	District of Illinois (State)		
	e number own)			(State)		
Of	ficial	Form 106C				Check if this is amended filing
Sc	hedul	e C: The Prope	rty You Claim	as Exempt		04/1
		fic dollar amount as ex		ou may claim the full t		claim. One way of doing so is to the property being exempted up to
the tax- und you	exempt rer a law trexemption to the law to t	etirement funds—may that limits the exemption ion would be limited to stify the Property You C t of exemptions are you cl are claiming state and fed	y be unlimited in dollar on to a particular dollar the applicable statuto Claim as Exempt Laiming? Check one only, e eral nonbankruptcy exem	amount. However, if r amount and the valuery amount. Even if your spouse is filing aptions. 11 U.S.C. § 522(you claim an exempue of the property is	nts to receive certain benefits, and otion of 100% of fair market value a determined to exceed that amoun
the tax- und you	exempt rer a law trexemption to the comption of the comption o	etirement funds—may that limits the exemption ion would be limited to stify the Property You C t of exemptions are you cl	y be unlimited in dollar on to a particular dollar on the applicable statuto Claim as Exempt laiming? Check one only, e eral nonbankruptcy exemptions. 11 U.S.C. § 522(b)	amount. However, if r amount and the valuery amount. Even if your spouse is filing aptions. 11 U.S.C. § 522(1)	you claim an exempue of the property is with you.	
the tax- und you Par 1.	exempt rer a law trexemption to the rexemption t	etirement funds—may that limits the exemption ion would be limited to etify the Property You Co t of exemptions are you co are claiming state and fed- are claiming federal exemptions	be unlimited in dollar on to a particular dollar the applicable statuto the applicable statuto claim as Exempt laiming? Check one only, everal nonbankruptcy exemptions. 11 U.S.C. § 522(b) the A/B that you claim as a current value of	amount. However, if r amount and the valuery amount. Even if your spouse is filing aptions. 11 U.S.C. § 522((2)) exempt, fill in the information of the exempt Check only one box for	you claim an exemple of the property is with you. (b)(3) (attion below.	otion of 100% of fair market value
the tax- und you Par 1.	exempt rer a law trexemption rexemption to the rexemption of the rexemption to the r	etirement funds—may that limits the exemption would be limited to attify the Property You Cut of exemptions are you care claiming state and feduare claiming federal exemptoperty you list on Scheductiption of the property archedule A/B that lists this	to be unlimited in dollar on to a particular dollar on to a particular dollar the applicable statuto the applicable statuto claim as Exempt Islaming? Check one only, everal nonbankruptcy exemptions. 11 U.S.C. § 522(b) the A/B that you claim as the condition of the portion you own Copy the value from Schedule A/B	amount. However, if r amount and the valuery amount. Even if your spouse is filing aptions. 11 U.S.C. § 522((2)) exempt, fill in the information of the exempt Check only one box for	you claim an exemple of the property is with you. (b)(3) (attion below.	otion of 100% of fair market value determined to exceed that amoun
the tax- und you Par 1.	exempt rer a law trexemption rexemption to the r	etirement funds—may that limits the exemption would be limited to stify the Property You Cut of exemptions are you cleare claiming state and federare claiming federal exemptoperty you list on Scheductiption of the property archedule A/B that lists this contact.	be unlimited in dollar on to a particular dollar of the applicable statuto the applicable statuto claim as Exempt Islaiming? Check one only, everal nonbankruptcy exemptions. 11 U.S.C. § 522(b) and Current value of the portion you own Copy the value from	amount. However, if r amount and the valuery amount. Even if your spouse is filing aptions. 11 U.S.C. § 522(1/2) exempt, fill in the inform Amount of the exempt Check only one box for	you claim an exemple of the property is with you. (b)(3) (attion below. (c) tion you claim (c) each exemption.	otion of 100% of fair market value determined to exceed that amoun
the tax- und you Par 1.	exempt rer a law trexemption rexemption to the r	etirement funds—may that limits the exemption would be limited to etify the Property You Cut of exemptions are you cleare claiming state and federare claiming federal exemptoperty you list on Scheductiption of the property archedule A/B that lists this control of the property archedule A/B that lists this control of the property archedule A/B that lists this control of the property archedule A/B that lists this control of the property archedule A/B that lists this control of the property archedule A/B that lists this control of the property archedule A/B that lists this control of the property archedule A/B that lists this control of the property archedule A/B that lists this control of the property archedule A/B that lists this control of the property archedule A/B that lists this control of the property archedule A/B that lists this control of the property archedule A/B that lists this control of the property archedule A/B that lists this control of the property archedule A/B that lists this control of the property archedule A/B that lists this control of the property archedule A/B that lists this control of the property archedule A/B that lists this control of the property archedule A/B that lists this control of the property archedule A/B that lists this control of the property archedule A/B that lists this control of the property archedule A/B that lists this control of the property archedule A/B that lists this control of the property archedule A/B that lists this control of the property archedule A/B that lists this control of the property archedule A/B that lists this control of the property archedule A/B that lists this control of the property archedule A/B that lists this control of the property archedule A/B that lists this control of the property archedule A/B that lists this control of the property archedule A/B that lists this control of the property archedule A/B that lists the archedule A/B that lists this control of the property archedule A/B that lists the archedule A/B that lists the archedul	to be unlimited in dollar on to a particular dollar on to a particular dollar the applicable statuto the applicable statuto claim as Exempt Islaming? Check one only, everal nonbankruptcy exemptions. 11 U.S.C. § 522(b) the A/B that you claim as the condition of the portion you own Copy the value from Schedule A/B	amount. However, if r amount and the valuery amount. Even if your spouse is filing aptions. 11 U.S.C. § 522(1/2) exempt, fill in the inform Amount of the exempt Check only one box for	you claim an exemple of the property is with you. b)(3) ation below. tion you claim reach exemption.	otion of 100% of fair market value determined to exceed that amoun
the tax- und you Par 1.	exempt rer a law treer a law t	etirement funds—may that limits the exemption would be limited to attify the Property You Cut of exemptions are you cleare claiming state and feduare claiming federal exemptons are violated to state and feduare claiming federal exemptons of the property are chedule A/B that lists this control of the property are chedule A/B that lists this control of the property are chedule A/B that lists this control of the property are chedule A/B that lists this control of the property are chedule A/B that lists this control of the property are chedule A/B that lists this control of the property are chedule A/B that lists this control of the property are chedule A/B that lists this control of the property are chedule A/B.	be unlimited in dollar on to a particular dollar of the applicable statuto the applicable statuto of the applicable statuto claim as Exempt Islaming? Check one only, everal nonbankruptcy exemptions. 11 U.S.C. § 522(b) and Current value of the portion you own Copy the value from Schedule A/B \$250.00	amount. However, if r amount and the valuery amount. Even if your spouse is filing aptions. 11 U.S.C. § 522(1/2) exempt, fill in the information of the exempt amount of the exempt Check only one box for a 100% of fair mark applicable statute.	you claim an exemple of the property is with you. b)(3) ation below. tion you claim reach exemption.	otion of 100% of fair market value determined to exceed that amoun
the tax- und you Par 1.	exempt rer a law treer a law t	etirement funds—may that limits the exemption would be limited to attify the Property You Cut of exemptions are you cleare claiming state and feduare claiming federal exemptons are violated to state and feduare claiming federal exemptons of the property are chedule A/B that lists this control of the property are chedule A/B that lists this control of the property are chedule A/B that lists this control of the property are chedule A/B that lists this control of the property are chedule A/B that lists this control of the property are chedule A/B that lists this control of the property are chedule A/B that lists this control of the property are chedule A/B that lists this control of the property are chedule A/B.	to be unlimited in dollar on to a particular dollar on to a particular dollar the applicable statuto the applicable statuto claim as Exempt Islaming? Check one only, everal nonbankruptcy exemptions. 11 U.S.C. § 522(b) the A/B that you claim as the condition of the portion you own Copy the value from Schedule A/B	amount. However, if r amount and the valuery amount. Even if your spouse is filing aptions. 11 U.S.C. § 522(1/2) Exempt, fill in the inform Amount of the exempt Check only one box for applicable statute.	you claim an exemple of the property is with you. b)(3) ation below. tion you claim reach exemption.	Specific laws that allow exemption 735 ILCS 5/12-1001(a)

☐ No Yes

Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

Case 17-37085 Doc 1 Filed 12/14/17 Entered 12/14/17 16:35:38 Desc Main Document Page 21 of 70

ebtor 1 Victoria	L.	Oatis	Case number (if known)	
First Name	Middle Name	Last Name		
art 2: Additional Page				
Brief description of the prop line on Schedule A/B that li property	_	you	exemption you claim box for each exemption.	Specific laws that allow exemptio
	Copy the va Schedule A			
Brief				735 ILCS 5/12-1001(b)
description:	\$400.0	<u>0</u>	\$400.00	
Used Furniture	=	100% of fa	ir market value, up to any	
Line from Schedule A/B: 06			statutory limit	
Brief				735 ILCS 5/12-1001(c)
description:	\$1,425.	00	\$1.225.00	
Chevrolet Impala, 2005	_	1000/ of fo	. ,	_
Line from			ir market value, up to any statutory limit	
Schedule A/B: 03		αρριιοασίο	otatory in the	
Brief	\$1,625.	00 🗔		735 ILCS 5/12-1001(c); 735 ILC
description:	·		\$1,175.00; \$450.00	5/12-1001(b)
Chevrolet Equinox, 2005)	100% of fa	ir market value, up to any	_
Line from Schedule A/B: 03			statutory limit	

Case 17-37085 Doc 1 Filed 12/14/17 Entered 12/14/17 16:35:38 Desc Main Document Page 22 of 70

		Doo	cument Page 22 of	70		
Fill in this infor	rmation to identify your cas	se:				
Debtor 1	Victoria First Name	L. Middle Name	Oatis Last Name			
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name			
United States						
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)			
Case number (If known)						
<u> </u>	Form 106D					Check if this is an amended filing
Schedu	ule D: Credito	ors Who Hav	re Claims Secure	ed by Prop	ertv	12/15
1. Do any o	e number (if known). creditors have claims se	ecured by your property	ber the entries, and attach it to t /? ith your other schedules. You hav	·		jes, write your
2. List all separate	secured claims. If a credit	nan one creditor has a parti	rred claim, list the creditor cular claim, list the other creditors rder according to the creditor's	Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any
	Fitle Loan	Describe the property	that secures the claim:	\$200.00	\$1,425.00	\$0.00
Creditor's	s Name V Cermak Rd	Chevrolet Impala Value:	\$1,425.00			
Numb	per Street		the claim is: Check all that apply.			
		Contingent				
Chicago City	o IL 60623 State ZIP Code	Unliquidated				
	ves the debt? Check one.	Disputed				
✓ Deb	otor 1 only	Nature of lien. Check al	that apply.			
	otor 2 only otor 1 and Debtor 2 only	An agreement you m	nade (such as mortgage or secured			
	east one of the debtors		as tax lien, mechanic's lien)			
	d another	Judgment lien from				
⊢ Lo a	eck if this claim relates a community debt ebt was	Other (including a rig	ht to offset)			
Date de		Last 4 digits of accoun	t number			

Add the dollar value of your entries in Column A on this page. Write that number

here:

\$200.00

Case 17-37085 Doc 1 Filed 12/14/17 Entered 12/14/17 16:35:38 Desc Main Document Page 23 of 70

Fill i	n this inforr	nation to identify your c	ase:			
Deb	tor 1	Victoria	L.	Oatis		
D.1	1 0	First Name	Middle Name	Last Name		
Deb (Spor	tor 2 use, if filing)	First Name	Middle Name	Last Name		
Unit	ed States B	ankruptcy Court for the:	Northern	District of Illinois		
Cas	e number			(State)		
(If kno	own)					
Off	icial F	orm 106E/F				Check if this is an amended filing
Sc	hedu	le E/F: Cre	editors Who	Have Unsec	cured Claims	12/15
other Form clain the e know	r party to a 106A/B) a ns that are entries in th n).	nny executory contract and on Schedule G: Exe listed in Schedule D: C ne boxes on the left. At	s or unexpired leases that ecutory Contracts and Une Creditors Who Hold Claims	could result in a claim. A expired Leases (Official For Expersion Secured by Property. If I	Also list executory contracts of orm 106G). Do not include any more space is needed, copy t	NONPRIORITY claims. List the on Schedule A/B: Property (Official y creditors with partially secured ne Part you need, fill it out, number ite your name and case number (if
1.	-	editors have priority ur Go to Part 2.	nsecured claims against y	ou?		
	Yes.					
2.	listed, iden As much a Continuati	itify what type of claim it as possible, list the claims on Page of Part 1. If mor	is. If a claim has both priorit	y and nonpriority amounts ding to the creditor's name. particular claim, list the othe	, list that claim here and show be If you have more than two prio er creditors in Part 3.	rately for each claim. For each claim oth priority and nonpriority amounts. rity unsecured claims, fill out the

Total

claim

Priority

amount

Nonpriority

amount

Case 17-37085 Doc 1 Filed 12/14/17 Entered 12/14/17 16:35:38 Desc Main Document Page 24 of 70

Oatis Debtor 1 Victoria Case number (if known) Middle Name Last Name First Name Part 2: List All of Your NONPRIORITY Unsecured Claims Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. **✓** Yes. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation Page of Part 2. Total claim 4.1 City of Chicago Parking \$10,000.00 Last 4 digits of account number Nonpriority Creditor's Name 121 N. LaSalle St # 107A When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60602 Chicago Illinois City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify ___ parking ticket Is the claim subject to offset? Yes 4.2 ComEd \$1,900.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a 3 Lincoln Center Street Number As of the date you file, the claim is: Check all that apply. Bankruptcy Section Contingent Unliquidated Illinois 60181 Oakbrook Terrace City Zip Code Disputed State Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ___ Electric Is the claim subject to offset? **✓** No Yes CREDIT COLLECTION SERVICE. 4.3 \$471.00 9475 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 03/2016 725 Canton St Number As of the date you file, the claim is: Check all that apply. Contingent 02062 Massachusetts Norwood Unliquidated City State Zip Code Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts 001 Collection; Collecting for Is the claim subject to offset? **V** ORIGINAL CREDITOR: COMCAST **✓** No Other. Specify CHICAGO Yes

Case 17-37085 Doc 1 Filed 12/14/17 Entered 12/14/17 16:35:38 Desc Main Document Page 25 of 70

Oatis Debtor 1 Victoria Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.4 DEPT OF EDUCATION/NELN s/o Lynne Benson \$4,443.00 Last 4 digits of account number 8474 Nonpriority Creditor's Name When was the debt incurred? 11/2012 121 S 13TH ST Number Street As of the date you file, the claim is: Check all that apply. Contingent 68508 LINCOLN Nebraska Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify _ Is the claim subject to offset? **✓** No Yes DEPT OF EDUCATION/NELN s/o Lynne Benson \$4,000.00 Last 4 digits of account number 7069 Nonpriority Creditor's Name 121 S 13TH ST When was the debt incurred? 09/2015 Number Street As of the date you file, the claim is: Check all that apply. Contingent LINCOLN Nebraska 68508 Unliquidated Zip Code City State Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify _ Is the claim subject to offset? **✓** No Yes DEPT OF EDUCATION/NELN s/o Lynne Benson 4.6 \$3,134.00 Last 4 digits of account number _ 7074 Nonpriority Creditor's Name 121 S 13TH ST When was the debt incurred? 11/2010 Number As of the date you file, the claim is: Check all that apply. Contingent LINCOLN 68508 Nebraska Unliquidated City Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify Is the claim subject to offset?

No Yes

Case 17-37085 Doc 1 Filed 12/14/17 Entered 12/14/17 16:35:38 Desc Main Document Page 26 of 70

Oatis Debtor 1 Victoria Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** DEPT OF EDUCATION/NELN s/o Lynne Benson 4.7 \$2,491.00 Last 4 digits of account number 8374 Nonpriority Creditor's Name 121 S 13ŤH ST When was the debt incurred? 11/2012 Number Street As of the date you file, the claim is: Check all that apply. Contingent 68508 LINCOLN Nebraska Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify _ Is the claim subject to offset? **✓** No Yes DEPT OF EDUCATION/NELN s/o Lynne Benson \$2,450.00 Last 4 digits of account number 6974 Nonpriority Creditor's Name 121 S 13TH ST When was the debt incurred? 11/2010 Number Street As of the date you file, the claim is: Check all that apply. Contingent LINCOLN Nebraska 68508 Unliquidated Zip Code City State Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify _ Is the claim subject to offset? **✓** No Yes DEPT OF EDUCATION/NELN s/o Lynne Benson 4.9 \$2,334.00 Last 4 digits of account number Nonpriority Creditor's Name 121 S 13TH ST When was the debt incurred? 09/2015 Number As of the date you file, the claim is: Check all that apply. Contingent LINCOLN 68508 Nebraska Unliquidated City Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify Is the claim subject to offset?

No Yes

Case 17-37085 Doc 1 Filed 12/14/17 Entered 12/14/17 16:35:38 Desc Main Document Page 27 of 70

Oatis Debtor 1 Victoria Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim DIVERSIFIED CONSULTANT** 4.10 \$819.00 0728 Last 4 digits of account number Nonpriority Creditor's Name 10550 DEERWOOD PARK BLVD When was the debt incurred? 9/2017 Number Street As of the date you file, the claim is: Check all that apply. Contingent **JACKSONVILLE** Florida 32256 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection; Collecting for Is the claim subject to offset? Other. Specify ORIGINAL CREDITOR: TMOBILE **✓** No Yes 4.11 **ENHANCED RECOVERY** \$629.00 Last 4 digits of account number 8525 Nonpriority Creditor's Name 8014 BAYBERRY RD When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent **JACKSONVILLE** Florida 32256 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection; Collecting for Is the claim subject to offset? Other. Specify _ ORIGINAL CREDITOR: AT T **✓** No Yes 4.12 Eric Janssen \$2,200.00 Last 4 digits of account number Nonpriority Creditor's Name 1301 S California When was the debt incurred? Street Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Illinois 60608 Chicago City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another debts Check if this claim relates to a community debt Other. Specify _ judgment Is the claim subject to offset? **✓** No

Yes

Case 17-37085 Doc 1 Filed 12/14/17 Entered 12/14/17 16:35:38 Desc Main Document Page 28 of 70

Oatis Debtor 1 Victoria Case number (if known) Middle Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.13 FIRST PREMIER BANK \$300.00 Last 4 digits of account number Nonpriority Creditor's Name Jefferson Capital Systems, LLC PO Box 7999 When was the debt incurred? 7/2016 Street As of the date you file, the claim is: Check all that apply. c/o Kelly Lukason Contingent Saint Cloud Minnesota 56302 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ___ CreditCard Is the claim subject to offset? Yes 4.14 Green Development \$1,450.00 Last 4 digits of account number Nonpriority Creditor's Name 3434 W 21st When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60623 Chicago Illinois City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify judgment Is the claim subject to offset? **✓** No Yes H&R Block 4.15 \$550.00 Last 4 digits of account number Nonpriority Creditor's Name c/o Law Dept One H&R Block Way, 12th Floor When was the debt incurred? n/a Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 64105 Kansas City Missouri Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify unsecured debt Is the claim subject to offset? **✓** No

Yes

Case 17-37085 Doc 1 Filed 12/14/17 Entered 12/14/17 16:35:38 Desc Main Document Page 29 of 70

Oatis Debtor 1 Victoria Case number (if known) Middle Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.16 MONTGOMERYWD \$298.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 02/2010 1112 7TH AVE Number As of the date you file, the claim is: Check all that apply. Contingent MONROE Wisconsin 53566 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify _ CreditCard Is the claim subject to offset? Yes 4.17 Peoples Gas \$900.00 Last 4 digits of account number Nonpriority Creditor's Name 200 E. Randolph When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60601 Chicago Illinois City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify gas bill Is the claim subject to offset? **✓** No Yes Ron Foster 4.18 \$1,080.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a 1809 S St Louis Street Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60623 Chicago Illinois Zip Code Disputed State Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify judgment Is the claim subject to offset? **✓** No Yes

Case 17-37085 Doc 1 Filed 12/14/17 Entered 12/14/17 16:35:38 Desc Main Document Page 30 of 70

Debtor 1	Victoria First Name	L. Middle Name	Oatis Last Name	Case number (if known)					
Part 2:	Your NONPRIORITY Un	secured Claims - Cont	inuation Page	е					
1	After listing any entries on th	is page, number them beg	inning with 4.5	5, followed by 4.6, and so forth.	al claim				
1	SUNRISE CREDIT SERVICE Nonpriority Creditor's Name 234 AIRPORT PLAZA BLVD S Number Street			Last 4 digits of account number 2611 \$1,429.00 When was the debt incurred? 7/2012 As of the date you file, the claim is: Check all that apply.					
	FARMINGDALE New York 11735 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No Yes			Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Collection; Collecting for ORIGINAL CREDITOR: T-Other. Specify MOBILE					

Case 17-37085 Doc 1 Filed 12/14/17 Entered 12/14/17 16:35:38 Desc Main Document Page 31 of 70

Debtor 1 Victoria Oatis Case number (if known) Middle Name Last Name Part 3: List Others to Be Notified About a Debt That You Already Listed Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page. AT&t On which entry in Part 1 or Part 2 did you list the original creditor? Name of (Check Po Box 5014 Line 4.11 Part 1: Creditors with Priority Unsecured Claims one): Number Street Part 2: Creditors with Nonpriority Unsecured Carol Stream Illinois 60197 Last 4 digits of account number 8525 City State Zip Code Comcast On which entry in Part 1 or Part 2 did you list the original creditor? 11621 E. Marginal Way # 5 of (Check Part 1: Creditors with Priority Unsecured Claims one): Number Street Part 2: Creditors with Nonpriority Unsecured Claims Seattle Washington 98168 Last 4 digits of account number 9475 City Zip Code HARRIS & HARRIS LTD On which entry in Part 1 or Part 2 did you list the original creditor? of (Check 111 W JACKSON BLVD S-400 Part 1: Creditors with Priority Unsecured Claims one): Number Street

Last 4 digits of account number

CHICAGO

City

Illinois

State

60604

Zip Code

Part 2: Creditors with Nonpriority Unsecured

Case 17-37085 Doc 1 Filed 12/14/17 Entered 12/14/17 16:35:38 Desc Main Document Page 32 of 70

Debtor 1 Victoria Oatis Case number (if known) Middle Name Last Name Part 4: Add the Amounts for Each Type of Unsecured Claim Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim. **Total claims** \$0.00 Total claims 6a. Domestic support obligations. from Part 1 \$0.00 6b. Taxes and certain other debts you owe the government \$0.00 6c. Claims for death or personal injury while you were intoxicated \$0.00 6d. Other. Add all other priority unsecured claims. Write that amount here. \$0.00 6e. Total. Add lines 6a through 6d. 6e. **Total claims**

Total claims from Part 2 6f. Student loans 6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims 6h. Debts to pension or profit-sharing plans, and other similar debts 6i. Other. Add all other nonpriority unsecured claims. Write that amount here. 6j. Total. Add lines 6f through 6i.

Case 17-37085 Doc 1 Filed 12/14/17 Entered 12/14/17 16:35:38 Desc Main Document Page 33 of 70

Debtor 1	Victoria	L.	Oatis	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the:		Northern	District of Illinois	

Official Form 106G

Check if this is an amended filing

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
- Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease

State what the contract or lease is for

Case 17-37085 Doc 1 Filed 12/14/17 Entered 12/14/17 16:35:38 Desc Main Document Page 34 of 70

		50	ournoin rago	313173
Fill in this info	ormation to identify your	case:		
Debtor 1	Victoria	L.	Oatis	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States	Bankruptcy Court for the	Northern	District of Illinois	
Case number	-		(State)	
(If known)				
				Check if this is an
O.C 1	- 40011			amended filing
Official	Form 106H			
C - l l	Is IIs Varie Os	al a la 4 aa		
<u>Scneau</u>	le H: Your Co	aeptors		12/15
known). Answ	ver every question. nave any codebtors? (If y	ou are filing a joint case, do		o of any Additional Pages, write your name and case number (if codebtor.)
		u lived in a community pro exico, Puerto Rico, Texas, W		(Community property states and territories include Arizona, California,
l ·	. Go to line 3.	,	g,	,
النا ا	s Did vour spouse, form	ner spouse, or legal equiva	lent live with you at the ti	me?
	No	io. opodoo, o. logal oquira	ioniciaro manyou de ano a	
	-	ity state or territory did you	ı live?	Fill in the name and current address of that person.
Ш	res. III Willon Commu	ity state or territory and you	1 IIV 6 :	I iii iii tile hame and cunent address of that person.
	Name of your spouse.	former spouse, or legal equ	ivalent	
	ramo or your opouco,	ronner operace, er legal equ	. Taloni	
	Number Street			
	City	State	Zip Cod	le .
	J,	State	2ip 000	•
3. In Colum	nn 1, list all of your code	ebtors. Do not include you	spouse as a codebtor it	your spouse is filing with you. List the person shown in line 2

3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 1: Your codebtor

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

Case 17-37085 Doc 1 Filed 12/14/17 Entered 12/14/17 16:35:38 Desc Main Document Page 35 of 70

		20	oamone	. ago oo	0. 70		
Fill in this i	nformation to identify	your case:					
Debtor 1	Victoria	L.	Oatis				
	First Name	Middle Name	Last Na	me	— Ch	eck if this is:	
Debtor 2	ng) First Name	Middle Name	Last Na	mo	- _	An amended filing	
						A supplement showing post-petit	ion chanter 1:
United State the:	es Bankruptcy Court for	Northern	_ District of Illin (Sta		- -	expenses as of the following date	
Case number	er		(0		_		
(If known)						MM / DD / YYYY	
Official	Form 106I						
Schedu	ule I: Your In	come					12/1
information spouse. If n number (if I	about your spouse. I	f you are separated an I, attach a separate she y question.	d your spouse	e is not filing	with you, do	ur spouse is living with you, in o not include information abou tional pages, write your name	ıt your
1. Fill in yo	our employment		Debtor 1			Debtor 2	
informa	tion.	Employment status					
	ave more than one job, separate page with	Employment status	Employ Not Em			Employed Not Employed	
informati	ion about additional		Not Em	pioyeu		Not Employed	
employe		Occupation					
	part time, seasonal, or ployed work.	Employer's name	Healthcare F	Plus			
Occupat	ion may include student			aski Rd			
	maker, if it applies.		Number Stre	et		Number Street	
			Chicago	Illinois	60641		
			City	State	Zip Code	City State	Zip Code
		How long employed	4 years 5 m	onths			
		there?					
Part 2: G	ive Details About N	Monthly Income					
	monthly income as of tess you are separated.	the date you file this forr	n. If you have r	othing to repo	ort for any line,	write \$0 in the space. Include you	r non-filing
	our non-filing spouse have e, attach a separate she		, combine the ir	formation for	all employers t	for that person on the lines below.	If you need
				For D	Debtor 1	For Debtor 2 or non-filing spouse	
		ary, and commissions (before, calculate what the monthly		2.	\$1,820.00		
3. Estima	ate and list monthly ove	rtime pay.		3	+ \$0.00		
4. Calculate gross income. Add line 2 + line 3.				4.	\$1,820.00		

Case 17-37085 Doc 1 Filed 12/14/17 Entered 12/14/17 16:35:38 Desc Main Document Page 36 of 70

Debto	r 1 Victoria		Oatis		Case numb	er (if		
	First Name	Middle Name	Last Name		known) For Debtor 1	For Debtor 2 or non-filing spouse		
Copy	y line 4 here		→ 4		\$1,820.00	<u> </u>		
	all payroll ded							
	• •	and Social Security deductions	5	ia.	\$434.72			
		ntributions for retirement plans		ib.	\$0.00			
	-	ributions for retirement plans		ic.	\$0.00			
	•	yments of retirement fund loans		id.	\$0.00			
	Insurance	,		ie.	\$0.00			
	Domestic supp	ort obligations		if.	\$0.00			
	Union dues			ig.	\$0.00			
	Other deduction	ons. Specify:	_	ih. +	\$0.00	+		
		ductions. Add lines 5a + 5b + 5c + 5d + 5e +5			\$434.72			
	culate total mo	nthly take-home pay. Subtract line 6 from line	e 4. 7	·.	\$1,385.28			
8. List	all other incon	ne regularly received:						
	Net income fro business, profe	m rental property and from operating a ession, or farm						
		ent for each property and business showing ordinary and necessary business expenses, and y net income		ła.	\$0.00			
	Interest and di	•		b.	\$0.00			
8c.		payments that you, a non-filing spouse, or						
	Include alimony	, spousal support, child support, maintenance, ent, and property settlement.		sc.	\$0.00			
8d.	Unemployment	t compensation	8	ld.	\$0.00			
8e.	Social Security	,	8	le.	\$0.00			
 	Include cash ass cash assistance under the Supple nousing subsidie Specify:	ent assistance that you regularly receive sistance and the value (if known) of any non- that you receive, such as food stamps (benefits emental Nutrition Assistance Program) or es e Programs Income		if.	\$600.0 <u>0</u>			
8g.	Pension or reti	irement income	8	lg.	\$0.00			
8h.	Other monthly	income. Specify: Prorated Tax Refund	8	sh. +	\$583.00	+		
		ne Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g	+ 8h. 9). [\$1,183.00]	
		rincome. Add line 7 + line 9. ne 10 for Debtor 1 and Debtor 2 or non-filing s		0.	\$2,568.28	+	=	\$2,568.28
In cli frien	ude contribution ids or relatives.	gular contributions to the expenses that your strom an unmarried partner, members of your amounts already included in lines 2-10 or amo	r household	, your c	lependents, your roon			
Spe	cify:						11. +	\$0.00
		n the last column of line 10 to the amount i					12.	¢0 560 00
vvrit	e mar amount o	n the Summary of Schedules and Statistical Su	unmary of C	vertain L	iaviiities ariā Kelated L	<i>рац</i> а, п п applies		\$2,568.28 Combined
13. Do	you expect an	increase or decrease within the year after	you file thi	s form?	,			monthly income
✓	Yes. Explain:	Debtor will start job within 2 weeks from day	of filing.					

Case 17-37085 Doc 1 Filed 12/14/17 Entered 12/14/17 16:35:38 Desc Main Document Page 37 of 70

		Doci	ument Page 37 of 70)	
Fill in this infor	mation to identif	y your case:			
Debtor 1	Victoria	L.	Oatis		
	First Name	Middle Name	Last Name	Check if this is:	
Debtor 2 (Spouse, if filing)		A		An amended fili	na
(Spouse, II IIIIIg)	First Name	Middle Name	Last Name	브	
	Bankruptcy Court	for the: Northern	District of Illinois (State)		howing post-petition chapter 13 the following date:
Case number (If known)				MM / DD / YYY	<u></u>
Official	Form 10	<u> 165</u>			
Schedul	e J: Your	Expenses			12/15
information. If (if known). Ans	more space is n wer every quest				
	cribe Your Ho	pusehold			
1. Is this a joi					
	o to line 2	e in a separate household?			
П 163. 5	No	e in a separate nousenoid.			
L		must file Official Forms 106J-2, Expe	nses for Separate Household of Deb	tor 2	
2. Do you hav	e dependents?	No			
Do not list Debtor 2.	ebtor 1 and	Yes. Fill out this information for each dependent	Dependent's relationship to	Dependent's	Does dependent live
Debtor 2.		each dependent	Debtor 1 or Debtor 2 Child	age	with you? No.
			Cilia	11 years	Yes.
			Child	5 years	No.
					Yes.
			Child	1 year	No. ✓ Yes.
	penses include f people other	✓ No			
than	. poopio otiioi	_			
yourself an dependents	-	Yes			
Part 2: Esti	mate Your On	going Monthly Expenses			
Estimate your	r expenses as of of a date after th	your bankruptcy filing date unless ne bankruptcy is filed. If this is a su			
		th non-cash government assistance Sluded it on Schedule I: Your Income	= -		Your expenses
	l or home owner or the ground or l	rship expenses for your residence. In ot. 4.	nclude first mortgage payments and		\$233.00 4.
-	uded in line 4:				٦.
	state taxes				4a \$0.00

4b. Property, homeowner's, or renter's insurance

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

4b.

4c.

4d.

\$0.00

\$25.00

\$0.00

Case 17-37085 Doc 1 Filed 12/14/17 Entered 12/14/17 16:35:38 Desc Main Document Page 38 of 70

Debtor 1 Victoria L. Oatis Case number (if known)
First Name Middle Name Last Name

First Name	Middle Name Last Name		
			Your expenses
5. Additional mortgage payme	nts for your residence, such as home equity loans	5.	\$0.00
6. Utilities:			
6a. Electricity, heat, natural ga	us .	6a.	\$250.00
6b. Water, sewer, garbage co	llection	6b.	\$0.00
6c. Telephone, cell phone, In	ternet, satellite, and cable services	6c.	\$250.00
6d. Other. Specify:		6d	\$0.00
7. Food and housekeeping sup	plies	7.	\$885.00
8. Childcare and children's ed	ucation costs	8.	\$0.00
9. Clothing, laundry, and dry o	leaning	9.	\$150.00
10. Personal care products ar	d services	10.	\$150.00
11. Medical and dental expen	ses	11.	\$50.00
12. Transportation. Include gas Do not include car payment		12.	\$300.00
13. Entertainment, clubs, reci	eation, newspapers, magazines, and books	13.	\$0.00
14. Charitable contributions a	nd religious donations	14.	\$0.00
15. Insurance. Do not include insurance dec	ucted from your pay or included in lines 4 or 20.		
15a. Life insurance		15a	\$0.00
15b. Health insurance		15b	\$0.00
15c. Vehicle insurance		15c	\$100.00
15d. Other insurance. Specify	<u>':</u>	15d	\$0.00
16. Taxes. Do not include taxes	deducted from your pay or included in lines 4 or 20.		
Specify:		16	\$0.00
17. Installment or lease paym	ents:	10	
17a. Car payments for Vehicl		17a	\$0.00
17b. Car payments for Vehic	e 2	17b	\$0.00
17c. Other. Specify:			\$0.00
17d. Other. Specify:			\$0.00
	maintenance, and support that you did not report a	as deducted from	\$0.00
	lle I, Your Income (Official Form 106I).	18.	
	to support others who do not live with you.		
Specify:		19.	\$0.00
20a. Mortgages on other pro	es not included in lines 4 or 5 of this form or on Sch perty	edule I: Your Income. 20a	\$0.00
20b. Real estate taxes.		20a 20b	\$0.00
20c. Property, homeowner's	or renter's insurance		
20d. Maintenance, repair, and		20c	\$0.00
20e. Homeowner's association		20d	\$0.00
206. Homeowner 5 association	in or condominant dues	20e	\$0.00

Case 17-37085 Doc 1 Filed 12/14/17 Entered 12/14/17 16:35:38 Desc Main Document Page 39 of 70

Debtor 1		L.		atis	Case number (if known)			
	First Name	Middle Na	me La	ast Name				
21. Other.	Specify:					21		\$0.00
00.01								
	-	onthly expenses.					_	\$2,393.00
	dd lines 4 thro	9	0) '' (0"				_	\$0.00
	',	nonthly expenses for Debto	,, ,,	icial Form 106J-2			_	\$2,393.00
		nd 22b. The result is your m	onthly expenses.			22.		
	-	nthly net income.						
23a. Co	opy line 12 (y	our combined monthly inco	me) from Schedule	I.		23a	_	\$2,568.28
23b. C	opy your moi	nthly expenses from line 22	above.			23b	·-	\$2,393.00
		nonthly expenses from your	monthly income.					\$175.28
Т	he result is yo	our monthly net income.				23c	_	
	age payment	u expect to finish paying fo to increase or decrease bec						

Case 17-37085 Doc 1 Filed 12/14/17 Entered 12/14/17 16:35:38 Desc Main Document Page 40 of 70

Fill in this information to identify your case:							
Debtor 1	Victoria	L.	Oatis				
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)				
Case number (If known)			(5.11.15)				

Official Form 106Dec

П	Check if this is an
_	amended filing

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	11: Sign Below							
	Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?							
	✓ No							
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).						
	Under penalty of perjury, I declare that I have read the summary a that they are true and correct.	and schedules filed with this declaration and						
×	/s/ Victoria Oatis	×						
	Signature of Debtor 1	Signature of Debtor 2						
	Date 12/14/2017 MM/DD/YYYY	Date MM/DD/YYYY						

Case 17-37085 Doc 1 Filed 12/14/17 Entered 12/14/17 16:35:38 Desc Main Document Page 41 of 70

Fill in this i	nformation to identi	y your case:						
Debtor 1	Victoria		L.	Oatis				
Debtor 2	First Name		Middle Name	Last Nam	е			
(Spouse, if fili	ng) First Name		Middle Name	Last Nam	е			
United State	tes Bankruptcy Court	for the: Northe	m	District of Illino (State				
Case num (If known)	ber							
Officia	al Earm 10	17						Check if this is a amended filing
	al Form 10						_	arrended ming
	nent of Fina						<u> </u>	04/1
								supplying correct your name and case
number (if	f known). Answer	every question	•					
Part 1:	Give Details Abou	t Your Marital	Status and W	nere You Lived	Before			
1. Wha	nt is your current m	arital status?						
П	Married							
	Not married							
2. Duri	ing the last 3 years,	have you lived a	anywhere other t	han where you liv	e now?			
	No							
	Yes. List all of the p	laces you lived i	n the last 3 years	. Do not include v	vhere you live	now.		
	Debtor 1:		Dates there	Debtor 1 lived	Debtor 2:			Dates Debtor 2 lived there
					Same a	s Debtor 1		Same as Debtor 1
	0404.0.7				Same a	S Debior 1		Same as Debior 1
	2134 S Trumbull Number Street		From	07/2013	Number Str	eet		From
			То	06/2016				To
		nois 60623 ate Zip Co			City	State	Zip Code	
-		<u> </u>				s Debtor 1	<u> </u>	Same as Debtor 1
			_		_			_
	Number Street		From To		Number Str	eet		From To
			10		_			
	City St	ate Zip Co	ode		City	State	Zip Code	
3. Within	n the last 8 vears. d	id you ever live	with a spouse or	legal equivalent	n a communit	y property stat	e or territory?	Community property states
	<i>erritories</i> include Arizo							
	lo							
	'es. Make sure you	fill out Schedule	H: Your Codebte	ors (Official Form	106H).			

Case 17-37085 Doc 1 Filed 12/14/17 Entered 12/14/17 16:35:38 Desc Main Document Page 42 of 70

Deb	tor 1	Victoria L.	Oatis		umber (if known)		
		First Name Middle	e Name Last Nam	ne			
Part	2:	Explain the Sources of Your Inc	come				
4. Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. No Yes. Fill in the details.							
			Debtor 1		Debtor 2		
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)	
		om January 1 of current year until e date you filed for bankruptcy:	✓ Wages, commissions, bonuses, tips ✓ Operating a business	\$6000.00	Wages, commissions, bonuses, tips Operating a business		
		or last calendar year: anuary 1 to December 31, 2016) YYYY	Wages, commissions, bonuses, tips Operating a business	\$6000.00	Wages, commissions, bonuses, tips Operating a business		
		or the calendar year before that: anuary 1 to December 31, 2015) YYYY	Wages, commissions, bonuses, tips Operating a business	\$16000.00	Wages, commissions, bonuses, tips Operating a business		
1	nclu oubl filing List (you receive any other income during ide income regardless of whether that in ic benefit payments; pensions; rental in a joint case and you have income that each source and the gross income from No Yes. Fill in the details.	ncome is taxable. Examples o come; interest; dividends; mo you received together, list it o	of other income are alimony; oney collected from lawsuits; only once under Debtor 1.	royalties; and gambling and lot		
			Debtor 1		Debtor 2		
			Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	
		rom January 1 of current year until ne date you filed for bankruptcy:	Est Link	\$7,200.00			
		or last calendar year: lanuary 1 to December 31, 2016)	link	\$5,400.00			
		or the calendar year before that: lanuary 1 to December 31, 2015) YYYY	link	\$5,400.00			

Case 17-37085 Doc 1 Filed 12/14/17 Entered 12/14/17 16:35:38 Desc Main Document Page 43 of 70

Oatis Debtor 1 Victoria Case number (if known) Middle Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other

Case 17-37085 Doc 1 Filed 12/14/17 Entered 12/14/17 16:35:38 Desc Main Document Page 44 of 70

tor 1	Victoria		L.	Oa	atis	Case number	(if known)
	First Name		Middle Name	Las	st Name		
Insi com age	ders include your porations of which	relatives; a nyou are a for a busin	ny general partner n officer, director, ess you operate a	s; relatives of any person in control	general partners; par , or owner of 20% or	tnerships of which y more of their voting	who was an insider? you are a general partner; g securities; and any managing r domestic support obligations,
✓	No						
	Yes. List all pay	ments to a	an insider.	Dates of	Total amount	Amount you	Reason for this payment
				payment	paid	still owe	neason for this payment
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zip Code				
insi	der? ude payments on No	debts gua	ranteed or cosigne	ed by an insider.	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
	Insider's Name						
	Number Street						
_	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zip Code				

Case 17-37085 Doc 1 Filed 12/14/17 Entered 12/14/17 16:35:38 Desc Main Document Page 45 of 70

Debtor 1 Victoria Oatis Case number (if known) Middle Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No **V** Yes. Fill in the details. Status of the case Nature of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property Chevrolet Impala 12/2017 \$0 City of Chicago Parking Creditor's Name Explain what happened 121 N. LaSalle St # 107A Number Street Property was repossessed. Property was foreclosed. Chicago Illinois 60602 Property was garnished. State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name **Explain what happened** Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied.

Case 17-37085 Doc 1 Filed 12/14/17 Entered 12/14/17 16:35:38 Desc Main Document Page 46 of 70

Debt	tor 1 Victoria	L.	Oatis	Case number (if known)	
	First Name	Middle Name	Last Name		
11.	Within 90 days before you fil accounts or refuse to make			bank or financial institution, set off any an	ounts from your
	No Yes. Fill in the details.				
			Describe the action th	Date action was taken	Amount
	Creditor's Name		-		_
	Number Street		-		
			_ Last 4 digits of account	number: XXXX-	
	City State	Zip Code	-		
12.	Within 1 year before you filed appointed receiver, a custod			possession of an assignee for the benefit	of creditors, a court-
	✓ No ☐ Yes				
Part	List Certain Gifts and	Contributions			
13.	Within 2 years before you fil	led for bankruptcy, di	d you give any gifts with a	otal value of more than \$600 per person?	
	✓ No Yes. Fill in the details for	r each gift.			
	Gifts with a total value of per person	of more than \$600	Describe the gifts	Dates you gave the gifts	Value
	Person to Whom You Gav	ve the Gift	-		
	Number Street		-		
	City State Person's relationship to yo	Zip Code	-		
		Su			
	Person to Whom You Gav	ve the Gift	-		
	Number Street		-		
	City State	Zip Code	-		
	Person's relationship to yo				

Case 17-37085 Doc 1 Filed 12/14/17 Entered 12/14/17 16:35:38 Desc Main Document Page 47 of 70

Debt	tor 1	Victoria	L.	Oatis	Case number (if kno	wn)	
		First Name	Middle Name	Last Name			
14.	Wit	hin 2 years before you file	ed for bankruptcy, did	you give any gifts or contri	butions with a total value	of more than \$600	to any charity?
	~	No					
	H	Yes. Fill in the details for	each gift or contributi	on.			
	ш	Gifts or contributions to		Describe what you cor	tributed	Date you	Value
		that total more than \$6		Describe what you con	ittibutea	contributed	value
		Charity's Name		-			
				_			
				_			
		Number Street					
		City State	Zip Code	-			
		•	_,p				
Part	6:	List Certain Losses					
15.		hin 1 year before you file nbling?	d for bankruptcy or sir	nce you filed for bankruptcy	, did you lose anything be	cause of theft, fire,	other disaster, or
	_						
	뇓	No					
	Ш	Yes. Fill in the details.					
		Describe the property y how the loss occurred	ou lost and		e coverage for the loss insurance has paid. List	Date of your loss	Value of property lost
		now the loss occurred			s on line 33 of <i>Schedule</i>	1055	1031
				A/B: Property.			
Dort	7.	List Certain Payment	e or Transfers				
		No		tcy petition? or credit counseling agencies f	or services required in your b	ankruptcy.	
	✓	Yes. Fill in the details.				_	
				Description and value transferred	of any property	Date payment or transfer was made	Amount of payment
		Semrad Law Firm		Attorney's Fee - 345.00		07/2016	\$345.00
		Person Who Was Paid					
		20 S. Clark Street		-			
		Number Street					
		28th Floor					
		Chicago Illinois					
		City State	Zip Code				
		Email or website address		•			
		Person Who Made the Pa	yment, if Not You				
		Person Who Was Paid					
		Number Street					
		City State	Zip Code				
		Email or website address					
		Person Who Made the Pa	syment, if Not You				

Case 17-37085 Doc 1 Filed 12/14/17 Entered 12/14/17 16:35:38 Desc Main Document Page 48 of 70

Debtor	1 Victoria	L.		se number (if known)	
	First Name	Middle Name	Last Name		
he	elp you deal with your cr	editors or to make payı	you or anyone else acting on your beha ments to your creditors? If on line 16.	alf pay or transfer any property to	anyone who promised to
	No Yes. Fill in the details.				
			Description and value of any prop transferred	payment or transfer was made	Amount of payment
	Person Who Was Paid		_		
	Number Street		_		
	City Sta	te Zip Code	_		
th In	e ordinary course of you	or business or financial a ers and transfers made as	security (such as the granting of a security		
	1		Description and value of property transferred	Describe any property or payments received or debts in exchange	Date transfer was made
	Person Who Received	Transfer	-		
	Number Street		_		
	City Sta Person's relationship to	•	_		
	Person Who Received	Transfer	-		
	Number Street		_		
	City Sta Person's relationship to	•	_		
be	thin 10 years before you neficiary? nese are often called asset		iid you transfer any property to a self-se	ettled trust or similar device of w	hich you are a
	Yes. Fill in the details.		Description and value of the pro	perty transferred	Date transfer was
	Name of tweet				made
	Name of trust				

Case 17-37085 Doc 1 Filed 12/14/17 Entered 12/14/17 16:35:38 Desc Main Page 49 of 70 Document

Oatis

Debtor 1 Victoria Case number (if known) Last Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance account was before number instrument closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code City Zip Code State 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Number Street Street Number City State Zip Code City State Zip Code

Case 17-37085 Doc 1 Filed 12/14/17 Entered 12/14/17 16:35:38 Desc Main Document Page 50 of 70

Oatis Debtor 1 Victoria _ Case number (if known) Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code Zip Code City State Part 10: **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code

Case 17-37085 Doc 1 Filed 12/14/17 Entered 12/14/17 16:35:38 Desc Main Document Page 51 of 70

Debt		Victoria		L.	0	atis	Cas	e number <i>(ii</i>	fknown)		
		First Name		Middle Name	La	st Name					
26.	Hav	e you been a part	y in any judic	ial or administ	rative proce	eding under	any environmen	ital law? In	clude settler	ments and orde	ers.
		No Yes. Fill in the det	tails.								
					Court or ag	jency		Nature	of the case		Status of the case
		Case title									Pending
					Court Name	,					On appeal
		Case number			NumberStre	et					Concluded
					City	State	Zip Code				
Part	11:	Give Details Al	bout Your E	usiness or C	onnection	s to Any Bu	siness				
27.	Witl	nin 4 years before	you filed for	bankruptcy, di	d you own a	business or	have any of the	following c	onnections t	o any business	s?
		A sole propri	ietor or self-e	mploved in a tr	ade. profes	sion. or other	activity, either for	ull-time or 1	oart-time		
					-		artnership (LLP)				
		A partner in a			,						
		An officer, di	rector, or ma	naging executi	ve of a corp	oration					
		_		f the voting or (-		ooration				
		_				·					
	$\mathbf{\underline{\vee}}$	No. None of the a									
		Yes. Check all the	at apply abov	e and fill in the	details belo	w for each b	ousiness.				
					Desc	ribe the natu	ire of the busine	SS			number Do not number or ITIN.
		Business Name			_				EIN:		
		Number Street			_				Dates busi	ness existed	
		City	State	Zip Code	Name	of account	ant or bookkeep	er	From	To	
		City	Ciaio	Zip codo					F10111	10	
					Desc	ribe the natu	ure of the busine	ss			number Do not
		Business Name			_				EIN:	·	
									Dates busi	ness existed	
		Number Street			Name	e of account	ant or bookkeep	er	Dates busi	ness existed	
		City	State	Zip Code					From	To	
					Desc	ribe the natu	ıre of the busine	ss			number Do not
									include So	cıal Security n	umber or ITIN.
		Business Name									
		Number Street				e of account	ant or bookkeep	er	Dates busi	ness existed	
		City	State	Zip Code	_				From	To	

Case 17-37085 Doc 1 Filed 12/14/17 Entered 12/14/17 16:35:38 Desc Main Document Page 52 of 70

Debto	or 1 Victoria		L.	Oatis	Case number (if known)
	First Name		Middle Name	Last Name	
	creditors, or	rs before you filed fo other parties. n the details below.	r bankruptcy, did y	ou give a financial statem	ent to anyone about your business? Include all financial institutions,
	_			Date issued	
	Name			MM/DD/YYYY	-
	Number	Street		_	
	City	State	Zip Code	_	
Part	12: Sign Be	elow			
tr	ue and corre	ct. I understand tha case can result in fir	t making a false sta nes up to \$250,000,	tement, concealing prope	nents, and I declare under penalty of perjury that the answers are berty, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
		Signature of Debto			Signature of Debtor 2
		Date 12/14/2017			Date
	No Yes id you pay or	agree to pay somed		Financial Affairs for Indiv	duals Filing for Bankruptcy (Official Form 107)? bankruptcy forms? Attach the Bankruptcy Petition Preparer's Notice,
L	Yes. Name	oi person			Declaration, and Signature (Official Form 119)

Case 17-37085 Doc 1 Filed 12/14/17 Entered 12/14/17 16:35:38 Desc Main Document Page 53 of 70

B2030 (Form 2030) (12/15)

UNITED STATES BANKRUPTCY COURT

		Northern Dis	trict of Illinois				
In re	Victoria L. Oatis		Case No.				
	Debtor			(If known)			
			Chapter	Chapter 13			
	DISCLOSURE OF	COMPENSATI	ON OF ATTORNEY	FOR DEBTOR			
1.	 Pursuant to 11 U.S.C. § 329(a) and F compensation paid to me within one rendered or to be rendered on behalf 	year before the filing of th	ne petition in bankruptcy, or agre	ed to be paid to me, for services			
	For legal services, I have agreed to ac	ccept		\$4,000.00			
	Prior to the filing of this statement I I	nave received		\$345.00			
	Balance Due			\$3,655.00			
2	. The source of the compensation paid	d to me was:					
	Debtor	Other (speci	fy)				
3	. The source of the compensation paid	d to me is:					
	Debtor	Other (speci	fy)				
4	. I have not agreed to share the abmembers and associates of my la		tion with any other person unless	s they are			
	I have agreed to share the above-disclosed compensation with a other person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.						
5	In return for the above-disclosed fee a. Analysis of the debtor's finanbankruptcy;	-	•	oankruptcy case, including: nining whether to file a petition in			
	b. Preparation and filing of any	petition, schedules, stater	nents of affairs and plan which m	nay be required;			
	c. Representation of the debtor	at the meeting of creditor	s and confirmation hearing, and a	any adjourned hearings thereof;			
	d. Representation of the debtor	in adversary proceedings	and other contested bankruptcy	matters;			
6	. By agreement with the debtor(s), the	above-disclosed fee does	not include the following service	es:			
		CERTIF	ICATION				
	I certify that the foregoing is a complet tor(s) in this bankruptcy proceedings.	e statement of any agreer	nent or arrangement for payment	to me for representation of the			
dobi			Int. Inner Dies				
	12/14/2017 Date		/s/ Jason Diaz Signature of Attorney				
			,				
			Semrad Law Firm				
	Name of law firm						

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$275	total fee
+	\$75	administrative fee
	\$200	filing fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://www.justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to:
http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit
20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

Case 17-37085 Doc 1 Filed 12/14/17 Entered 12/14/17 16:35:38 Desc Main Document Page 58 of 70

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Oatis, Victoria L.	Case No	
Debtor(s)			
		Chapter.	Chapter13
	VERIFIC	ATION OF CREDITOR MAT	RIX
T knowledg	The above named Debtors hereby verify ge.	that the attached list of creditors is tr	ue and correct to the best of their
Date:	12/14/2017	/s/ Oatis, Victoria Oatis, Victoria L.	
		Signature of Deb	

DEPT OF EDUCATION/NELN s/o Lynne Benson 121 S 13TH ST LINCOLN, NE, 68508

ENHANCED RECOVERY 8014 BAYBERRY RD JACKSONVILLE, FL, 32256

AT&t PO Box 769 Attn: Melinda I. Alonzo Arlington, TX, 76004

CREDIT COLLECTION SERVICE. 725 Canton St Norwood, MA, 02062

Comcast p.o. box 196 Newark, NJ, 07101

MONTGOMERYWD 1112 7TH AVE MONROE, WI, 53566

City of Chicago Parking 121 N. LaSalle St # 107A Chicago, IL, 60602

HARRIS & HARRIS LTD 222 Merchandise Mart Plaza, Suite 1900 Chicago, IL, 60654

Eric Janssen 1301 S California Chicago, IL, 60608

Ron Foster 1809 S St Louis Chicago, IL, 60623

Green Development 2272 Sarazen Dr. Vernon Hills, IL, 60061 Peoples Gas PO BOX 2968 Milwaukee, WI, 53201

ComEd 1919 Swift Drive Oak Brook, IL, 60523

H&R Block c/o Law Dept One H&R Block Way, 12th Floor Kansas City, MO, 64105

SUNRISE CREDIT SERVICE 234 AIRPORT PLAZA BLVD S FARMINGDALE, NY, 11735

DIVERSIFIED CONSULTANT 10550 DEERWOOD PARK BLVD JACKSONVILLE, FL, 32256

FIRST PREMIER BANK c/o Jefferson Capital Systems LLC PO Box 7999 c/o Linda Dold Saint Cloud, MN, 56302

Illinois Title Loan 1511 W Jefferson St Joliet, IL, 60435

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

Case 17-37085 Doc 1 Filed 12/14/17 Entered 12/14/17 16:35:38 Desc Main Document Page 62 of 70

6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

Case 17-37085 Doc 1 Filed 12/14/17 Entered 12/14/17 16:35:38 Desc Main Document Page 63 of 70

- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$371.76
- 3. Before signing this agreement, the attorney has received, \$345.00 toward the flat fee, leaving a balance due of \$3,655.00; and \$61.76 for expenses, leaving a balance due of \$4,026.76
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	12/14/2017		
Signed:			
/s/ Victo	oria,Oatis,		
X	leates at s	/s/ Jason Diaz	
Debtor(s	s)	Attorney for Debtor(s)	

Do not sign if the fee amounts at top of this page are blank.

Case 17-37085 Doc 1 Filed 12/14/17 Entered 12/14/17 16:35:38 Desc Main Document Page 66 of 70

Debtor 1 Victoria First Name	Middle Name	Oatis C	ase number (if known)	
	estions for Reporting Purpose			
16. What kind of debts do you have?	16a. Are your debts primarily "incurred by an individual No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily	y consumer debts? Consider of the primarily for a personal, for a personal primarily for a personal, for a personal persona	family, or household ss debts are debts that operation of the bus	purpose." at you incurred to obtain iness or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	III No.		r any exempt property ribute to unsecured cre	is excluded and administrative aditors?
18. How many creditors do you estimate that you owe?	☑ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	1,000-5,000 5,001-10,000 10,001-25,000	Emeral Section	25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 \$10,000,001-\$1 \$50,000,001-\$1 \$100,000,001-\$1	50 million 100 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20. How much do you estimate your liabilities to be? Part 7e Sign Below	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 \$10,000,001-\$2 \$50,000,001-\$2 \$100,000,001-\$2	50 million 100 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
	I have examined this netition a	nd I declare under nanaltu	of positive that the inf	armation provided in two and
	of title 11, United States Code. under Chapter 7.	napter 7, I am aware that I r I understand the relief ava	may proceed, if eligibi ilable under each cha	le, under Chapter 7, 11,12, or 13 apter, and I choose to proceed
	If no attorney represents me an out this document, I have obtain	d I did not pay or agree to ned and read the notice re	pay someone who is quired by 11 U.S.C. §	not an attorney to help me fill 342(b).
	I request relief in accordance wi	ith the chapter of title 11, L	United States Code, s	specified in this petition.
	Lunderstand making a false star connection with a bankruptcy of both. 18 U.S.C. §§ 152, 1341,	case can result in fines up t	ty, or obtaining mone to \$250,000, or impri	y or property by fraud in sonment for up to 20 years, or
	/s/ Victoria Oatis	太太人成太:	*	
	Signature of Debtor 1		Signature of Debtor	2
kathara kanda kapa a kina bahahara pinda pinda pinga pina kabaharan ya angan sa sabasa sa masa sa ma	Executed on 12/14/2017 MM / DD	·····	Executed on	MM / DD / YYYY

Case 17-37085 Doc 1 Filed 12/14/17 Entered 12/14/17 16:35:38 Desc Main Document Page 67 of 70

Fill in this infor	mation to identify your c	ase:	10	
Debtor 1	Victoria		Oatis	
Debtor 2	First Name	Middle Name	Last Name	
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States 8	Sankruptcy Court for the:	Northern	District of Illinois	
Case number (If known)		**************************************	(State)	
Official	Form 106De	PC .		Check if this is amended filing
Declarat	ion About an	Individual Debto	r's Schedule	9S 12/-
If two married	people are filing togeth	er, both are equally respons	ible for supplying corre	ect information.
e.s.c. §§ 152,	1341, 1519, and 3571. Below			
Did you p	ay or agree to pay some	one who is NOT an attorney	to help you fill out bar	nkruptcy forms?
No				
Yes. I	Varne of person		Altach Bankruptcy Signature (Official I	y Petition Preparer's Notice, Declaration, and Form 119).
that they	are true and correct.	e that I have read the summ.		d with this declaration and
X /s/ Victor	ia Oatis		Signatur	rre of Debtor 2

Signature of Debtor 2

MM/DD/YYYY

Date

Date 12/14/2017

MM/DD/YYYY

Case 17-37085 Doc 1 Filed 12/14/17 Entered 12/14/17 16:35:38 Desc Main Document Page 68 of 70

Debtor	1 Victoria		Oatis	Case number (if known)
	First Name	Middle Name	Last Name	, ^ _
28. W	ithin 2 years before you fil editors, or other parties.	ied for bankruptcy, did y	ou gìve a financial state	ement to anyone about your business? Include all financial institutions,
1	Yes. Fill in the details be	elow.		
Sound	N.E.		Date issued	· · · · · · · · · · · · · · · · · · ·
			Date Issueu	
	Name		MM/DD/YYYY	
	Number Street		<u> </u>	
	11411100. 0(100)			
	City Stat	e Zip Code		
		·		
Part 12	Sign Below			
true	and correct. I understand	that making a false stain fines up to \$250,000,	tement, concealing pro	hments, and I declare under penalty of perjury that the answers are perty, or obtaining money or property by fraud in connection with to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	oignature or t	Jeptor i 🗸		Signature of Debtor 2
	Date 12/14/2	017		Date .
Did	you attach additional pag	es to Your Statement of	Financial Affairs for Ind	ividuals Filing for Bankruptcy (Official Form 107)?
F 71	No			•
hand	Yes			
Did	you pay or agree to pay so	omeone who is not an at	torney to help you fill or	at bankruptcy forms?
7	No			
	Yes. Name of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119)

Case 17-37085 Doc 1 Filed 12/14/17 Entered 12/14/17 16:35:38 Desc Main Document Page 69 of 70

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Oatis, Victoria	Case No	
Debtor(s)			
		Chapter.	Chapter13
	VERIFIC	ATION OF CREDITOR MATI	RIX
TI knowledge	he above named Debtors hereby verify e.	that the attached list of creditors is tru	e and correct to the best of their
Date:	12/14/2017	/s/ Oatis, Victoria Oatis, Victoria Signature of Debte	

Case 17-37085 Doc 1 Filed 12/14/17 Entered 12/14/17 16:35:38 Desc Main Document Page 70 of 70

Debt	or 1 Victoria First Name	Middle Name	Oatis Last Name	Case number (if known)				
16.	Calculate the me	Calculate the median family income that applies to you. Follow these steps:						
	16a. Fill in the sta	e in which you live.	Illinois					
	16b. Fill in the nur	nber of people in your household.	4	_				
	16c. Fill in the median family income for your state and size of							
	household To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office.							
17.		ow do the lines compare?						
	17a. Line 15t under 1	Line 15b is less than or equal to line 16c. On the top of page 1 of this form, check box 1, Disposable income is not determined under 11 U.S.C. § 1325(b)(3). Go to Part 3. Do NOT fill out Calculation of Disposable Income (Official Form 122C-2).						
	Line 15b is more than line 16c. On the top of page 1 of this form, check box 2, Disposable income is determined under 11 U.S.C. § 1325(b)(3). Go to Part 3 and fill out Calculation of Disposable Income (Official Form 122C-2). On line 39 of that form, copy your current monthly income from line 14 above.							
Part	Galculate Y	our Commitment Period Unde	r 11 U.S.C. §1325	(b)(4)				
18.	Copy your total a	verage monthly income from line 1	1.		\$1,267.33			
19.	Deduct the marital adjustment if it applies. If you are married, your spouse is not filling with you, and you contend that calculating the commitment period under 11 U.S.C. § 1325(b)(4) allows you to deduct part of your spouse's income, copy the amount from line 13.							
	19a. If the marital	adjustment does not apply, fill in 0 on	line 19a.		-\$0.00			
	19b. Subtract line	e 19a from line 18.			\$1,267.33			
20.	Calculate your cu	irrent monthly income for the year	Follow these steps:					
	20a. Copy line 19).			\$1,267.33			
	Multiply by 1	2 (the number of months in a year).			x 12			
	20b. The result is	our current monthly income for the y	ear for this part of the	form.	\$15,207.96			
	20c. Copy the me	dian family income for your state and	size of household from	n line 16c.	\$86,921.00			
21.	21. How do the lines compare?							
	the top of page 1 of this form, check box 3, The							
	Line 20b is more than or equal to line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 4, The commitment period is 5 years. Go to Part 4.							
Park (B. Sign Below								
By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct.								
X /s/ Victoria Oatis X								
Signature of Debtor 1 Signature of Debtor 2								
	Date 12/ MN	14/2017 //DD/YYYY		Date MM/DD/YYYY				
If you checked 17a, do NOT fill out or file Form 122C-2. If you checked 17b, fill out Form 122C-2 and file it with this form. On line 39 of that form, copy your current monthly income from line 14 above.								